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CONCORD BINGO TOO, LLC GAMES OF CHANCE GAME PROCEDURES

The name of the card game: Blackjack, also known as 21

The object of the card game: The object of the game is for a player to have a hand closer to 21 than that of the dealer without going over. If a player is dealt an Ace and at the same time a 10, Jack, Queen, or King on the first two cards, the player has "blackjack" and will win the table odds unless the dealer also has "blackjack".

The rules of the card game: The values of the cards are as follows: an Ace may count as either 1 or 11. A hand that contains an Ace is called a "soft" total if the Ace can be counted as either 1 or 11 without the total going over 21. If the Ace must be counted as 1 to prevent the hand from going over 21, the hand is then called a "hard" total. The cards from 2 to 9 are valued at their face value. The 10, Jack, Queen, and King are all valued at 10.

Play begins from the dealers left and all players must wait their 'turn' to play. Players are not permitted to touch the cards. The dealer's play is dictated by the rules adopted by the house. The dealer must hit if the value of the hand is lower than 17, otherwise the dealer will stand. Side bets among players are not permitted. Players conduct at the table is proscribed by the house rules.

The equipment used for the card game: felt table indicating the location for placing wagers; standard playing cards, poker chips, dealer shoe, automatic card shuffler (optional)

The method of play for the card game: Once the bets are placed the dealer will deal two cards to the players. The dealer makes two passes around the table starting at the dealer's left (the player's right) so that the players and the dealer have two cards each. The dealer will flip one of his or her cards over exposing its value. After the cards have been dealt play proceeds around the table, starting at the first seat to the dealer's left. In the course of play if the player wishes to be dealt another card, the player will indicate this to the dealer by tapping the felt with a finger behind the cards, and/or announcing "hit". If the player does not wish to be dealt another card, the player will wave his or her hand over the cards and/or announce "stand". Hand motions will overrule any voice commands. When the hand is over, the dealer will move around the table to each position, in turn, paying winners and collecting losing wagers. If the dealer busts, all players left with hands win automatically, if the dealer doesn't bust, all players whose hands add up to more than the dealer's are paid, while all lower hands lose. Players with a Blackjack are paid a bonus of half their bet. If the dealer and player's hands add up to the same sum, the player loses one dollar.

When the dealer has an Ace showing following the deal of the cards, bonus bets may be offered and the dealer will check to see if he or she has "blackjack".

The types of wager or wagers for the card game:

Ante – chips are placed by the player in the designated position to indicate the desire to play a hand.

Splitting - after being dealt the first two cards, a player may choose to split his or her cards thereby creating a new hand. An additional bet equal to the ante is required when cards are split. After a split, a hand consisting of an Ace and a 10, Jack, Queen, or King is not consider blackjack and only counts as 21.

Double down – allows a player to double his or her bet and receive only one additional card to the hand. "Doubling for less" means the player is allowed to wager an amount less than the original ante.

Surrender – offers the player the choice to fold his or her cards and lose half the bet. An "early" surrender occurs before the dealer checks for a blackjack; a "late" surrender occurs after the dealer has checked for a blackjack.

Insurance - when the dealer's up card is an Ace, the player may place an additional bet to insure against the dealer having blackjack.

The wager amounts for the card game: \$2 and \$4

The payouts and payout odds for each wager in the card game: Players with a Blackjack are paid a bonus of half their bet. If a player and the dealer each have a blackjack, the result is a push for that player. If the dealer and player's hands add up to the same sum, the player loses one dollar.

The above is an accurate description of our rules and method of play for the game listed.

Signature of Authorized Official

Date